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NATIONAL NEWS

NHAI to develop first-of-its-kind 'bee corridors' along national highways



This initiative by the NHAI is a brilliant example of **reconciliation ecology**—the idea that we can design human-dominated landscapes to support biodiversity without sacrificing their primary function.

By turning highway medians and verges into "pollinator pitstops," the NHAI is addressing one of the biggest threats to bees: **habitat fragmentation**.

Why Bee Corridors Matter

Bees aren't just "nice to have"; they are the backbone of our food security. However, highways usually act as "green deserts" or even barriers. Here is how this shift changes the landscape:

- **From "Pretty" to "Functional":** Ornamental plants (like certain bougainvillea) often look great but offer zero nutritional value to local insects. Ecological plantations prioritize indigenous species that provide a consistent food supply.

- **The "Linear Oasis" Effect:** Bees have limited flight ranges. A continuous corridor allows them to migrate, forage, and maintain genetic diversity between otherwise isolated patches of nature.
- **Agricultural Synergy:** Since many national highways run through rural farmland, these corridors provide a "pollinator army" for nearby crops, potentially increasing local agricultural yields.

Note: This initiative also helps with soil erosion and carbon sequestration, proving that "going green" can be multi-functional.

Based on the information provided, here are some multiple-choice questions (MCQs) designed to test understanding of the NHA's new initiative.

Knowledge Check for Proficiency

1. What is the primary objective of the NHA's newly announced "Bee Corridor" initiative?

- A) To increase the speed limit on National Highways
- B) To promote sustainable infrastructure through ecological plantations
- C) To install honey collection centers every 10 kilometers
- D) To reduce the cost of highway lighting

2. The Bee Corridor initiative marks a strategic shift from _____ to _____.

- A) Concrete roads; Bitumen roads
- B) Rural development; Urban connectivity
- C) Ornamental plantations; Ecological plantations
- D) Manual tolling; Electronic tolling

3. What specific feature defines the vegetation in these "Bee Corridors"?

- A) Non-flowering evergreen trees for maximum shade
- B) Exotic decorative plants imported from abroad
- C) Fast-growing timber for industrial use

Comparison: Ornamental vs. Ecological Plantations

Feature	Ornamental Plantations	Ecological (Bee) Corridors
Primary Goal	Aesthetics / Visual appeal	Biodiversity & Ecosystem health
Plant Choice	Exotic or "manicured" species	Native, nectar-rich flowering plants
Maintenance	High (trimming, fertilizers)	Moderate (focused on habitat cycles)
Impact	Low ecological value	Supports food chains & crop pollination

The "Year-Round" Challenge

The most impressive part of this announcement is the commitment to **seasonal flowering cycles**. For a corridor to work, it cannot have "food gaps." NHA will need to select a mix of species where:

1. **Species A** blooms in Spring.
2. **Species B** takes over in Monsoon.
3. **Species C** provides nectar during the harsh Winter.

D) Nectar- and pollen-rich species that bloom throughout the year

4. Why is the Bee Corridor described as a "continuous linear series"?

A) To prevent soil erosion along the entire stretch of the highway

B) To provide a consistent habitat and food source for pollinators along the route

C) To act as a physical barrier to prevent cattle from entering highways

D) To ensure that the highway looks uniform for satellite imaging

5. Which organization is responsible for the implementation of this initiative?

A) Ministry of Environment, Forest and Climate Change

B) National Highways Authority of India (NHAI)

C) Khadi and Village Industries Commission (KVIC)

D) National Botanical Research Institute

Answer Key

Question	Answer
1	B) To promote sustainable infrastructure through ecological plantations
2	C) Ornamental plantations; Ecological plantations
3	D) Nectar- and pollen-rich species that bloom throughout the year
4	B) To provide a consistent habitat for pollinators along the route

Question	Answer
5	B) National Highways Authority of India (NHAI)

NATIONAL NEWS

NGT Gives Nod to ₹81,000 Crore Great Nicobar Project-With Strict Green Rules



The National Green Tribunal's (NGT) decision marks a definitive turning point for the **Great Nicobar Project**, one of India's most ambitious and debated infrastructure ventures. At its core, the project represents a high-stakes balancing act between **geopolitical strategy** and **ecological preservation**.

The Scope of the ₹81,000 Crore Project

Located at the southern tip of the Andaman and Nicobar Islands, the project is not just a single build but a "mega-development" package consisting of four key components:

- 1. International Transshipment Terminal (ICTT):** Positioned to compete with major ports like Singapore and Colombo.

- Greenfield International Airport:** To support both commercial and defense logistics.
- Gas and Solar-based Power Plant:** For self-sufficient energy.
- A New Township:** To support the expected influx of residents and workers.

The NGT's Conditions: A "Green" Check-and-Balance

While the NGT dismissed the pleas to stop the project, their approval isn't a "blank check." The tribunal has reinforced several strict mandates to mitigate the impact on this unique biosphere:

- Coral Relocation:** Coral reefs affected by the port construction must be translocated with high-precision monitoring to ensure survival.
- Protection of the Leatherback Turtle:** Galathea Bay, a primary nesting site for these giants, requires specific "no-development" zones and light-pollution controls.
- Tribal Sovereignty:** Safeguards are in place to ensure the Shompen and Nicobarese tribes' ancestral lands and lifestyles are not encroached upon.
- Compensatory Afforestation:** Since thousands of hectares of rainforest will be diverted, the project includes massive reforestation efforts (though critics often point out that mainland afforestation cannot replace island biodiversity).

Strategic vs. Ecological Logic

The NGT's ruling acknowledges that the **Great Nicobar Island** is a "strategic sentinel." It sits

near the **Malacca Strait**, a global shipping chokepoint.

Dimension	The Strategic Argument	The Ecological Risk
National Security	Enhances naval presence in the Indo-Pacific.	Loss of pristine primary rainforest.
Economy	Captures a share of the massive global shipping trade.	Potential threat to endemic species (e.g., Megapode).
Development	Infrastructure for an isolated region.	Vulnerability to seismic activity/tsunamis.

What Happens Next?

With the legal hurdles largely cleared, the focus now shifts to **implementation monitoring**. The Ministry of Environment, Forest and Climate Change (MoEF&CC) and the NGT-appointed committees will be under intense scrutiny to ensure that the "strict safeguards" are actually practiced on the ground.

Knowledge Check for Proficiency

1. Who headed the six-member bench of the National Green Tribunal (NGT) that cleared the Great Nicobar Project in February 2026?

- Justice Adarsh Kumar Goel
- Justice Prakash Shrivastava
- Justice D.Y. Chandrachud
- Justice A.K. Sikri

2. What is the estimated total cost of the Great Nicobar Project as mentioned in the recent NGT proceedings?

- A) ₹45,000 crore
- B) ₹62,000 crore
- C) ₹81,000 crore
- D) ₹95,000 crore

3. The National Green Tribunal upheld the Environmental Clearance (EC) that was originally granted in which month and year?

- A) January 2020
- B) November 2022
- C) June 2024
- D) February 2025

4. On what grounds did the NGT dismiss the fresh pleas challenging the project?

- A) The project was deemed too small to cause environmental harm
- B) The tribunal found no valid ground to interfere with the earlier clearance
- C) The project was moved to a different island
- D) The petitioners withdrew their case voluntarily

5. While clearing the project, the NGT emphasized strict safeguards for which of the following?

- A) Urban skyscrapers and metro connectivity
- B) Coral reefs, wildlife, and tribal communities
- C) Deep-sea mining and oil exploration
- D) International tourism and luxury resorts

Answer Key

Question	Answer
1	B) Justice Prakash Shrivastava
2	C) ₹81,000 crore
3	B) November 2022
4	B) The tribunal found no valid ground to interfere with the earlier clearance
5	B) Coral reefs, wildlife, and tribal communities

Quick Context Note

The Great Nicobar Project is a mega-infrastructure project that includes an International Container Transshipment Terminal (ICTT), a greenfield international airport, a power plant, and a township. The NGT's decision balances the strategic importance of the island's location with the need for ecological preservation.

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INTERNATIONAL NEWS

Modi & Macron Launch H125 Project



The inauguration of the **H125 Final Assembly Line (FAL)** on **February 17, 2026**, by Prime Minister Narendra Modi and President Emmanuel Macron is a "watershed moment" for Indian aerospace. It officially breaks the long-standing monopoly of the public sector (HAL) in full-scale helicopter assembly.

This facility, a partnership between **Tata Advanced Systems Limited (TASL)** and **Airbus**, cements Karnataka's status as the aerospace capital of India.

Key Highlights of the Vemagal Facility

The plant in Kolar is not just an assembly shed; it is a full-lifecycle hub for the world's most successful single-engine helicopter.

- **Partnership:** A joint venture between **Tata Advanced Systems** and **Airbus Helicopters**.
- **Capacity:** Starting at **10 units per year**, with a projected long-term demand of **500 helicopters** over the next 20 years.
- **Certification:** It is the first private facility in India to be certified by the **European Union Aviation Safety Agency (EASA)**.

- **Timeline:** The first "Made in India" H125 is expected to roll out by **early 2027**.

The H125: Why This Model?

The H125 (part of the *Ecureuil* or "Squirrel" family) was chosen because it is uniquely suited to India's varied and extreme topography.

Feature	Capability
High-Altitude Record	The only helicopter to have successfully landed on the summit of Mt. Everest .
Versatility	Used for tourism, emergency medical services (EMS), law enforcement, and disaster relief.
Military Potential	The facility will also produce the H125M (military variant) to potentially replace aging Cheetah/Chetak fleets.
Performance	Renowned for "hot and high" conditions (high temperatures at high altitudes).

Strategic Impact: Beyond Manufacturing

This project is the second major collaboration between Tata and Airbus, following their **C295 military transport aircraft plant** in Vadodara.

1. **Export Hub:** The facility is designed to cater to the entire **South Asian region**, turning India into a regional exporter rather than just an importer.
2. **MRO Ecosystem:** Alongside assembly, the site includes **Maintenance, Repair, and Overhaul (MRO)** services, reducing the downtime for Indian operators who previously had to send components abroad.
3. **Job Creation:** It is expected to create thousands of direct and indirect skilled jobs,

particularly benefiting the local MSME supply chain in Karnataka.

Fun Fact: The H125 is so dominant globally that it accounts for nearly **80%** of the global single-engine helicopter market.

Knowledge Check for Proficiency

1. Who virtually inaugurated India's first private-sector helicopter manufacturing facility in February 2026?

- A) PM Narendra Modi and President Joe Biden
- B) PM Narendra Modi and President Emmanuel Macron
- C) Rajnath Singh and the CEO of Airbus
- D) PM Narendra Modi and Rishi Sunak

2. Where is the Final Assembly Line (FAL) for the H125 helicopters located?

- A) Tumakuru, Karnataka
- B) Vemagal Industrial Area, Kolar
- C) HAL Airport, Bengaluru
- D) Hosur, Tamil Nadu

3. Which specific helicopter model will be produced at this newly inaugurated facility?

- A) Apache AH-64
- B) Chinook CH-47
- C) H125
- D) Light Combat Helicopter (LCH)

4. What is the initial planned production capacity of the Vemagal facility per year?

- A) 5 helicopters
- B) 10 helicopters
- C) 25 helicopters
- D) 50 helicopters

5. What makes this facility a significant milestone in India's aviation sector?

- A) It is the first facility to produce drones for the military.
- B) It is India's first private-sector helicopter manufacturing plant.
- C) It is the largest public-sector undertaking in Karnataka.
- D) It is the first facility to manufacture jet engines in India.

Answer Key

Question	Answer
1	B) PM Narendra Modi and President Emmanuel Macron
2	B) Vemagal Industrial Area, Kolar
3	C) H125
4	B) 10 helicopters
5	B) It is India's first private-sector helicopter manufacturing plant.



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SPORTS

J&K Captain Paras Dogra Enters Elite Club with Historic Feat



Paras Dogra's achievement on **February 16, 2026**, is truly a "stat-padder's dream" but backed by incredible grit. By crossing the **10,000-run mark**, he didn't just join an elite club—he became its most efficient member.

He reached this milestone during the **Ranji Trophy semi-final against Bengal** in Kalyani, leading Jammu & Kashmir to their first-ever semi-final appearance.

The Record-Breaking Stats

While many legends have graced the Ranji Trophy, Dogra is now in a league of his own alongside Wasim Jaffer.

- **Fastest to 10,000:** Dogra reached the landmark in just **147 innings**, shattering the previous record held by Wasim Jaffer, who took 196 innings.
- **The 10K Club:** He is only the **second player** in the 92-year history of the tournament to cross 10,000 runs (Jaffer leads with 12,038).

- **The "Double-Ton" King:** He holds **9 double centuries** in the Ranji Trophy, tying him with Cheteshwar Pujara for the most in the tournament's history.
- **Century Machine:** With **33 Ranji centuries**, he sits second only to Wasim Jaffer (40).

A Journey Across Teams

Dogra's career is a testament to the "pro grind" of Indian domestic cricket. He didn't build this mountain of runs at a single powerhouse like Mumbai; he did it by elevating smaller teams:

Phase	Team	Contribution
2001 – 2018	Himachal Pradesh	Scored over 6,400 runs; established them as a competitive unit.
2018 – 2024	Puducherry	Became their first-ever Ranji centurion and a cornerstone of their batting.
2024 – Present	Jammu & Kashmir	Captained them to a historic maiden semi-final berth in the 2025-26 season.

Why He is the "Uncapped Giant"

Despite these staggering numbers, Paras Dogra remains one of the greatest players to never wear the Blue Jersey for India's senior national team. His career mirrors that of Amol Muzumdar—prolific, consistent, but playing in an era where the Indian middle order (Tendulkar, Dravid, Laxman, and later Kohli) was virtually impenetrable.

"25 years... I had never played a final until now. I am very happy." — Paras Dogra after J&K beat Bengal to qualify for the 2026 Final.

Knowledge Check for Proficiency

1. Which cricketer recently made history by becoming the fastest player to reach 10,000 runs in the history of the Ranji Trophy?

- A) Sarfaraz Khan
- B) Paras Dogra
- C) Cheteshwar Pujara
- D) Ajinkya Rahane

2. Against which team did Paras Dogra achieve the massive milestone of 10,000 runs?

- A) Mumbai
- B) Karnataka
- C) Bengal
- D) Saurashtra

3. Paras Dogra reached this landmark while captaining which domestic cricket team?

- A) Himachal Pradesh
- B) Jammu & Kashmir
- C) Delhi
- D) Vidarbha

4. In which stage of the Ranji Trophy tournament did the 10,000-run milestone occur?

- A) Group Stage
- B) Quarter-final
- C) Semi-final
- D) Final

5. How many runs did Paras Dogra score in the specific innings where he crossed the 10,000-run mark?

- A) 100 runs
- B) 45 runs
- C) 58 runs
- D) 82 runs

Answer Key

Question	Answer
1	B) Paras Dogra
2	C) Bengal
3	B) Jammu & Kashmir
4	C) Semi-final
5	C) 58 runs

Quick Fact Box

Paras Dogra's achievement is particularly significant as he surpassed long-standing records to become the **fastest** to this elite club, cementing his legacy as one of the greatest run-getters in Indian domestic cricket.

BANKING/ECONOMY

Indian Overseas Bank Launches Online Death Claim Settlement Portal



The launch of the **Online Death Claim Settlement Portal** by Indian Overseas Bank (IOB) on **February 18, 2026**, is a significant empathetic step in digital banking. It effectively removes the "administrative fatigue" from families who are already dealing with the loss of a loved one.

This initiative aligns with the **Reserve Bank of India's (RBI) September 2025 guidelines**, which mandated that all banks standardize and simplify deceased claim settlements by March 31, 2026.

Key Features of the IOB Portal

The portal is designed to be a "one-stop" digital solution, moving the entire process from the bank branch to the claimant's home.

- **Speedy Processing:** The bank has committed to a strict **15-day timeline** for processing claims.
- **The ₹15 Lakh Threshold:** For claims up to **₹15 lakh**, the procedure has been simplified

remarkably—most notably by **removing the requirement for third-party surety**.

- **Real-Time Tracking:** Much like a courier service, claimants receive a **reference number** to monitor their application status at every stage.
- **Digital Submission:** Claimants can upload all necessary documents (Death Certificates, KYC, etc.) directly through the portal rather than submitting physical copies repeatedly.

Comparison: Standard vs. Simplified Claims

Feature	Claims Up to ₹15 Lakh	Claims Above ₹15 Lakh
Surety Requirement	None (No third-party needed)	Third-party surety & Opinion Report required
Processing Goal	Within 15 Days	Case-dependent (usually longer)
Documentation	Standard (Claim Form, Death Cert, ID)	Standard + Surety Bonds + Affidavits
Portal Access	Available	Available

How to Use the Portal

If you are assisting a family with a claim, here is the step-by-step digital path:

1. **Visit:** The official portal at digital.iob.bank.in/deathclaimonline.
2. **Initiate:** Click on **"New Claim"** and select whether it is "With Nomination" or "Without Nomination."
3. **Verify:** Enter the claimant's Aadhaar and mobile number for OTP verification.

- Upload:** Enter the deceased customer's account details and upload the scanned copies of required documents.
- Track:** Note the reference number to check progress digitally.

Note: Even with the online portal, claimants may still need to visit the base branch once with original documents for a one-time physical verification (OVD) to prevent fraud.

Knowledge Check for Proficiency

1. Which public sector bank has recently launched an "Online Death Claim Settlement Portal"?

- State Bank of India (SBI)
- Indian Overseas Bank (IOB)
- Punjab National Bank (PNB)
- Bank of Baroda (BoB)

2. What is the primary objective of IOB's new online portal for death claims?

- To increase the interest rates on fixed deposits
- To provide a simplified, transparent, and time-bound solution for legal heirs
- To promote new life insurance policies to the public
- To automate the process of opening new savings accounts

3. According to the announcement, the portal reflects IOB's focus on which of the following?

- Physical branch expansion in rural areas

- Digital transformation and a human-centered approach
- Reducing the number of permanent employees
- Increasing transaction fees for international transfers

4. The Online Death Claim Settlement Portal is specifically designed to assist:

- Corporate borrowers seeking loan waivers
- Families and legal heirs of deceased account holders
- NRIs looking to invest in Indian real estate
- Students applying for educational loans

5. Which of the following best describes the nature of the solution provided by this new portal?

- Complex and manual
- Opaque and indefinite
- Simplified and time-bound
- High-cost and premium

Answer Key

Question	Answer
1	B) Indian Overseas Bank (IOB)
2	B) To provide a simplified, transparent, and time-bound solution for legal heirs
3	B) Digital transformation and a human-centered approach
4	B) Families and legal heirs of deceased account holders

Question	Answer
5	(C) Simplified and time-bound

Banking Context

Traditionally, settling death claims in banks involved extensive paperwork and multiple physical visits to branches. This digital move by IOB is a significant step in the "Ease of Banking" initiative, especially during sensitive times for a customer's family.

BANKING/ECONOMY

RBI Releases Draft Directions on Foreign Exchange Dealings & Announces Major Regulatory Reforms



The Reserve Bank of India's (RBI) release of the **Draft Directions on Foreign Exchange Dealings of Authorised Persons on February 17, 2026**, represents a major shift toward a more liberalized and principle-based regulatory framework.

By empowering **Authorised Dealers (ADs)**—primarily banks and standalone primary dealers—the RBI is effectively aiming to align India's forex markets with global financial hubs like London or Singapore.

Key Pillars of the Draft Directions

The draft proposes reforms across four critical areas of the foreign exchange market:

- Expanded Market-Making & Hedging:** ADs will be allowed to undertake permitted forex transactions with other dealers for "proprietary positions" (trading for their own profit) and balance sheet management. This is a significant jump from the earlier restrictive "hedging-only" mindset.
- Global Trading Access:** Indian banks can now trade on **Electronic Trading Platforms (ETPs)** outside India, provided the operator is in a FATF-compliant country. This integrates Indian banks more deeply into the 24/7 global liquidity pool.
- Non-Deliverable Derivatives (NDDCs):** The draft permits AD Category-I banks and their overseas subsidiaries to undertake Rupee-involved NDDCs. This helps in shifting the offshore "Non-Deliverable Forward" (NDF) market—which usually trades in centers like Dubai or Singapore—back to Indian shores.
- Gold Hedging Flexibility:** Banks designated under the Gold Monetisation Scheme can now hedge gold price risks using both exchange-traded and over-the-counter (OTC) products in overseas markets.

Comparison: Current vs. Proposed Framework

Feature	Current Framework	Proposed (Draft) Framework
Operational Philosophy	Rule-based (Fragmented circulars)	Principle-based (Unified framework)
Trading Platforms	Limited to RBI-authorized domestic ETPs	Access to global ETPs (FATF-compliant)
Inter-bank Dealing	Strictly monitored for specific ends	Greater flexibility for market-making
Reporting	Complex, multi-format obligations	Simplified, unified reporting (FETERS/EDPMS)

Stakeholder Alert: The RBI has invited comments from market participants until **March 10, 2026**. This feedback is crucial as it will shape the final operational guidelines.

Knowledge Check for Proficiency

1. Which organization released the "Draft Directions on Foreign Exchange Dealings of Authorised Persons" in early 2026?

- A) Securities and Exchange Board of India (SEBI)
- B) Ministry of Finance
- C) Reserve Bank of India (RBI)
- D) Foreign Exchange Dealers' Association of India (FEDAI)

2. What is the deadline set by the RBI for the public to submit comments on these draft directions?

- A) January 1, 2026
- B) March 10, 2026
- C) April 1, 2026
- D) December 31, 2025

3. The primary objective of these draft directions is to provide greater flexibility to which of the following?

- A) Retail individual investors only
- B) Foreign tourists visiting India
- C) Authorised Dealers (ADs)
- D) Cryptocurrency exchanges

Why is the RBI Doing This Now?

The timing of these directions (following the February 6, 2026, Policy Statement) is strategic:

- 1. Reducing Volatility:** By allowing more domestic players to participate in "market-making," the RBI aims to create a deeper, more resilient market that can absorb global shocks.
- 2. Ease of Doing Business:** It moves the onus of compliance from "pre-approval" to "bank-led monitoring," allowing corporations to hedge their risks faster without red tape.
- 3. Liquidity Infusion:** Alongside these rules, the RBI has been conducting massive **Open Market Operations (OMO)**, purchasing nearly 47% of the Centre's bond issuances in FY26 to ensure the system has enough durable liquidity.

4. According to the draft, in which specific areas will Authorised Dealers receive enhanced flexibility?

- A) Foreign exchange products, risk management, and trading platforms
- B) Printing of physical currency notes
- C) Setting national income tax rates
- D) Regulating the domestic stock market indices

5. The term "Authorised Persons" in the context of these RBI directions typically refers to entities authorised to deal in:

- A) Real estate transactions
- B) Agricultural commodities
- C) Foreign exchange
- D) Gold and silver bullion

Answer Key

Question	Answer
1	C) Reserve Bank of India (RBI)
2	B) March 10, 2026
3	C) Authorised Dealers (ADs)
4	A) Foreign exchange products, risk management, and trading platforms
5	C) Foreign exchange

Key Takeaway

This move is part of the RBI's ongoing efforts to simplify regulations and deepen the foreign exchange market in India by shifting toward a more **principle-based regulatory framework**.

STATE NEWS

Milk Production in Tamil Nadu



The stagnant milk yield in Tamil Nadu highlights a critical mismatch between **genetic potential** and **nutritional reality**. While the state has successfully converted much of its herd to crossbred varieties (primarily Jersey and Holstein Friesian crosses), these high-performance animals require a high-quality diet that the current land use in the state is failing to provide.

The Stagnation Data: Tamil Nadu vs. Neighbors

According to the **Basic Animal Husbandry (BAH) Statistics 2025**, Tamil Nadu's daily yield per crossbred cow has hit a "glass ceiling" compared to neighboring Karnataka.

Metric	Tamil Nadu (2025)	Karnataka (2025)
Avg. Milk Yield (Crossbred)	~7.1 kg/day	10.71 kg/day
Fodder Area Trend	Declined: 48k → 35k hectares	Increased: 71k → 90k hectares

Metric	Tamil Nadu (2025)	Karnataka (2025)
Milk Subsidy to Farmers	₹3 per litre	₹7 per litre
Retail Price (Toned Milk)	₹40 per litre	₹46 per litre

- Crop Competition:** Farmers are shifting from "low-value" fodder to "high-value" cash crops or MSP-supported food grains like paddy.
- Climate Stress:** Rising temperatures (especially in 2024-25) have dried up local water sources, making green fodder cultivation difficult for small-scale dairy farmers.

The "Nutritional Gap" Crisis

Crossbred cows are like "high-performance engines"—they can produce 15–20 kg of milk per day, but only if fed a balanced ratio of **green fodder, dry fodder, and concentrates**.

- The Decline in Greenery:** The drop in fodder area (from 48,000 to 35,000 hectares) means cows are largely surviving on dry crop residues (straw/husk) which lack the vitamins and moisture needed for high lactation.
- The Cost-Yield Paradox:** A veterinarian's assessment suggests a cow needs 400g of concentrate for every litre of milk produced. With feed costs rising, farmers in Tamil Nadu often spend nearly **₹300 per day per animal**.
- Underfeeding as a Strategy:** Because the procurement prices and subsidies are lower in Tamil Nadu, many farmers intentionally underfeed their cattle to minimize losses, effectively "throttling" the cow's 10-litre potential down to a 7-litre reality.

Why the Area Under Fodder is Shrinking

- Urbanization:** Rapid expansion around cities like Coimbatore, Madurai, and Chennai has swallowed grazing lands and traditional fodder farms.

The Aavin vs. Amul/Nandini Model

While **Aavin** (Tamil Nadu's cooperative) has focused heavily on processing infrastructure (now at 50 lakh litres/day capacity), it is only procuring 30–35 lakh litres. Industry experts suggest that the **Karnataka (Nandini) model** succeeded by investing in the "front end"—providing higher subsidies and helping farmers grow better fodder—thereby securing a higher and more consistent milk supply.

Key takeaway: Without a dedicated "State Fodder Policy" to incentivize green grass cultivation, Tamil Nadu's expensive crossbred cows will remain underutilized "living assets."

Knowledge Check for Proficiency

- According to the BAH statistics, what is the primary reason for the stagnant milk production per crossbred cow in Tamil Nadu?**
 - Lack of advanced milking machinery
 - Shortage of feed and fodder
 - Spread of viral diseases among cattle
 - Decrease in the number of dairy farmers

2. What was the approximate daily milk production per crossbreed cow in Tamil Nadu between 2018 and 2025?

- A) 5.5 kg per day
- B) 7.1 kg per day
- C) 9.8 kg per day
- D) 12.2 kg per day

3. During the 2024-25 period, what was the recorded milk production per crossbreed cow in the state?

- A) 7.03 kg per day
- B) 7.10 kg per day
- C) 7.84 kg per day
- D) 8.50 kg per day

4. The area under fodder crops in Tamil Nadu declined from 48,000 hectares in 2018-19 to how many hectares in 2025?

- A) 42,000 hectares
- B) 35,000 hectares
- C) 30,000 hectares
- D) 25,000 hectares

5. Which of the following statements best describes the trend in Tamil Nadu's dairy sector based on the provided text?

- A) Rapid expansion of fodder cultivation areas
- B) Significant technological breakthrough in crossbreeding
- C) Stagnant production with a decline in essential resources like fodder land

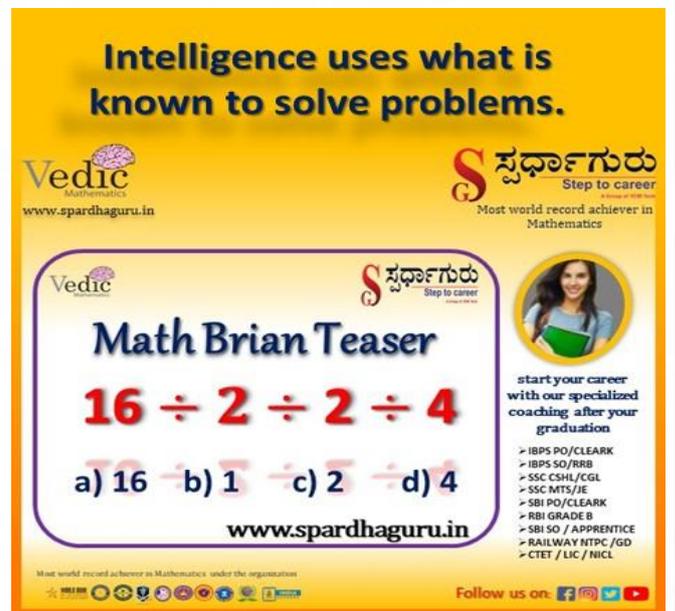
D) Shift from crossbreed cows to indigenous buffaloes

Answer Key

Question	Answer
1	B) Shortage of feed and fodder
2	B) 7.1 kg per day
3	C) 7.84 kg per day
4	B) 35,000 hectares
5	C) Stagnant production with a decline in essential resources like fodder land

Key Summary

The data highlights a critical challenge for the dairy industry in Tamil Nadu: while there is a slight improvement in yield (7.03 to 7.84 kg), the 27% reduction in fodder cultivation area (from 48k to 35k hectares) poses a significant threat to sustainable growth in milk production.



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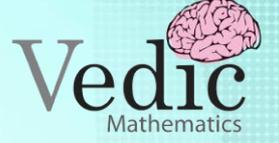
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- IBPS SO/RRB
- SSC CSHL/CGL
- SSC MTS/JE
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DETAILED ANALYSIS OF RECENT CURRENT AFFAIRS: MULTIPLE CHOICE FORMAT

Q.1. Where was the first meeting of BRICS Sherpas and Sous Sherpas held recently under India's Chairmanship 2026?

- A. Mumbai
- B. New Delhi
- C. Jaipur
- D. Hyderabad

1. B

The first meeting of the BRICS Sherpas and Sous-Sherpas under India's 2026 chairmanship was held in New Delhi. It was chaired by Sherpa Sudhakar Dalela of India. The meeting was attended by 10 member and partner countries and discussed the theme "Building for Resilience, Innovation, Collaboration and Sustainability."

Q.2. Which ministry recently amended the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021?

- A. Ministry of Home Affairs
- B. Ministry of Electronics and IT
- C. Ministry of Information & Broadcasting
- D. Ministry of Law & Justice

2. B

The Ministry of Electronics and Information Technology (MeitY) has amended the Information Technology (Intermediary

Guidelines and Digital Media Ethics Code) Rules, 2021. The ministry has amended and notified these rules, particularly in 2022, 2023, and most recently, 2026, to strengthen the due diligence responsibilities and accountability of intermediaries under the 2021 Rules.

Q.3. Which two major telescope projects were recently approved in the Union Budget?

- A. NLST and NLOT
- B. NLST and LIGO-India
- C. NLOT and FAST
- D. SKA and NLST

3. A

The Union Budget 2026 approved the launch of two large telescope projects in Ladakh—the National Large Solar Telescope (NLST) and the National Large Optical-Near Infrared Telescope (NLOT). These projects aim to enhance the country's astronomical capabilities and accelerate solar and space research.

Q.4. United Sangtam Likhum Pumjee (USLP) belongs to which community?

- A. Ao Naga
- B. Angami Naga
- C. Sangtam Naga
- D. Lotha Naga

4. C

The United Sangtam Likhum Pumjee (USLP) is the largest tribal organization of the Sangtam Naga community of Nagaland. The organization manages the socio-cultural and administrative affairs of the Sangtam tribe, who live primarily



in the Tuensang and Kiphire districts of Nagaland.

Q.5. According to the recent Counterpoint Research (2025), which country in the world has the largest active installed number of smartphones?

- A. First
- B. Second
- C. Third
- D. Fourth

5. B

India has officially become the world's second-largest country in terms of active smartphone users, after China. According to Counterpoint Research's 2025 report, India now has over 740 million active smartphone users. This means that more than half of the country's 145 million population owns and actively uses a smartphone. These figures demonstrate India's growing strength in the global smartphone market, reflecting not only sales but also long-term device usage and customer loyalty within the mobile ecosystem.

Q.6. Recently, the Defence Acquisition Council approved the purchase of how many additional Rafale fighter jets?

- A. 90
- B. 100
- C. 114
- D. 126

6. C

The Defense Acquisition Council (DAC) has approved a proposal to purchase 114 more Rafale fighter jets to enhance the Indian Air Force's operational capabilities. These aircraft will be manufactured in India under the 'Make in India' initiative and are a key part of the defense deal.

Q.7. Where was the 'Seva Teerth' recently inaugurated by Prime Minister Narendra Modi?

- A. Ahmedabad
- B. New Delhi
- C. Varanasi
- D. Gandhinagar

7. B

Prime Minister Narendra Modi inaugurated 'Seva Teerth', a state-of-the-art Prime Minister's Office (PMO) complex near Raisina Hill in New Delhi. It is part of the Central Vista redevelopment project that marks the modernization of central administrative infrastructure and houses the PMO, the Cabinet Secretariat and the National Security Council Secretariat (NSCS) under one roof.

Q.8. The 'Sti Suraksha Yojana' was recently launched by the Chief Minister of which state?

- A. Tamil Nadu
- B. Karnataka
- C. Kerala
- D. Andhra Pradesh

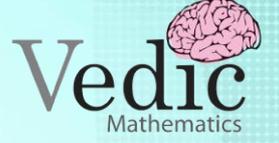
8. C

The Kerala government has formally launched the "Stree Suraksha Yojana" for unemployed

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women and trans women from economically weaker sections. Chief Minister Pinarayi Vijayan inaugurated the scheme at Malayinkeezhu in Thiruvananthapuram. The first installment of ₹1,000 under the scheme was deposited into the bank accounts of over 10.18 lakh approved beneficiaries through Direct Benefit Transfer. The initiative aims to strengthen women's economic independence and promote gender justice.

Q.9. At which event was the DFS report on RuPay debit cards and BHIM-UPI recently released?

- A. Pravasi Bharatiya Divas
- B. Chintan Shivir
- C. G20 Summit
- D. Startup Mahakumbh

9. B

The Finance Ministry's Department of Financial Services (DFS) released a report titled "Socio-Economic Impact Analysis of Incentive Scheme to Promote RuPay Debit Card and Low-Value BHIM-UPI (Person-to-Merchant) Transactions" at a "Chintan Shivir." The report, prepared by an independent agency in collaboration with the NPCI, shows an 11-fold increase in digital transactions.

Q.10. Indian Overseas Bank recently signed an agreement with which IIM for leadership training?

- A. IIM Ahmedabad
- B. IIM Bangalore
- C. IIM Kozhikode

D. IIM Indore

10. C

Indian Overseas Bank (IOB) has signed a Memorandum of Understanding (MoU) with IIM Kozhikode for customized training, capacity building, and workshops for its senior and middle-level leadership. The collaboration, announced on the occasion of IOB's 90th Foundation Day, aims to develop better strategic thinking and innovative problem-solving skills.

Q.11. Who was recently elected as the 74th President of ICAI for 2026-27?

- A. Aniket Talati
- B. Prasanna Kumar D
- C. Nihar Jambusaria
- D. Ranjit Agarwal

11. B

Prasanna Kumar D, CA, has been elected as the 74th President of the Institute of Chartered Accountants of India (ICAI) for the term 2026-27. A Chartered Accountant since 1984 and a Fellow Member of ICAI, he has over four decades of rich professional experience and has made significant contributions to the profession at various levels.

Q.12. Who has recently been appointed as the new CMD of GAIL (India) Limited?

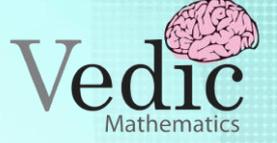
- A. R.K. Jain
- B. Deepak Gupta
- C. Sandeep Garg
- D. Alok Kumar



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12. B

Deepak Gupta has been appointed the new Chairman and Managing Director (CMD) of GAIL (India) Limited. Gupta, who currently serves as Director (Projects) at GAIL, will be appointed effective March 1, 2026, and will continue until February 28, 2029, or until further orders. His promotion to this position has been approved by the Appointments Committee of the Cabinet (ACC).

Q.13. Uday Kotak has recently been appointed as the Chairman of which organization?

- A. SEBI
- B. IFSC Authority
- C. GIFT City
- D. NITI Aayog

13. C

Uday Kotak, a renowned banker and founder of Kotak Mahindra Bank, has been appointed chairman of GIFT City Company Ltd (Gujarat International Finance Tec-City Company Limited) by the Gujarat government. He will replace bureaucrat Hasmukh Adhia, who previously held the position until June 2023.

Q.14. Recently, RBI reappointed Sanjay Agarwal as the CEO of which bank?

- A. Ujjivan SFB
- B. Equitas SFB
- C. AU Small Finance Bank
- D. Jana SFB

14. C

AU Small Finance Bank has announced that the Reserve Bank of India (RBI) has approved the reappointment of Sanjay Aggarwal as Managing Director (MD) and Chief Executive Officer (CEO) for a period of three years. The new term will be effective from April 19, 2026.

Q.15. Which branch of the Indian Armed Forces recently inaugurated Milan Village?

- A. Indian Army
- B. Indian Navy
- C. Indian Air Force
- D. Coast Guard

15. B

The Indian Navy inaugurated the Milan Village at the Eastern Naval Command in Visakhapatnam. The event marked the formal commencement of Exercise Milan 2026, one of the largest multilateral naval exercises in the Indo-Pacific region. The ceremony was presided over by Vice Admiral Sanjay Bhalla, who formally inaugurated the Village for the participating navies from over 70 countries and highlighted India's growing maritime reach.

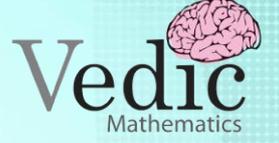
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FACTS ABOUT BHARAT

That is a fantastic summary of two of India's most vibrant cultural events!

Just a small "future update" to your notes for 2026: while both festivals are traditionally associated with February, the dates shift slightly each year based on the lunar calendar (for the Jatara) and the 10-day cycle (for the Mahotsav).

Medaram Jatara 2026 (The Kumbh of the South)

While it usually lands in February, the 2026 Medaram Maha Jatara actually took place earlier this year, from January 28 to January 31, 2026.

- **The Legend:** It commemorates a 13th-century struggle where Sammakka and her daughter Saralamma fought against the Kakatiya kings over an unjust tax during a drought.
- **The "Jaggery" Tradition:** Since the goddesses represent nature, there are no permanent idols. Instead, devotees offer jaggery (called "Bangaram" or gold) equal to their own weight.
- **Global Recognition:** As of 2026, there has been a significant push to get the Medaram Jatara recognized as a UNESCO Intangible Cultural Heritage, highlighting its status as the world's largest indigenous spiritual gathering.

Taj Mahotsav 2026 (Agra's Cultural Jewel)

The 34th edition of the Taj Mahotsav is currently in full swing, running from February 18 to February 27, 2026.

- **2026 Theme:** This year's theme is "Vande Mataram – Tradition and Pride of the Nation."
- **The New Venue:** Interestingly, for the first time in 2026, the main venue has shifted from the traditional *Shilpgram* to **Tata Maidan on Fatehabad Road** to accommodate larger crowds and a massive new digital open-air stage.
- **What to Catch:** If you were there today, you'd find over **500 stalls** showcasing everything from Lucknowi *Chikan* work to Banarasi *Zari* silk, alongside performances by artists like **Neeraj Shridhar** and the **Nizami Bandhu**.

Fun Fact: The Medaram Jatara occurs in the **Eturnagaram Wildlife Sanctuary**, which is one of the last remaining dense forest belts in the Deccan.

Knowledge Check for Proficiency

1. Which festival is recognized as the second-largest fair in India, after the Kumbh Mela?

- A) Pushkar Mela
- B) Medaram Jatara
- C) Sonapur Mela
- D) Hemis Festival

2. The Medaram Jatara is a state festival celebrated by which state in India?

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- A) Andhra Pradesh
B) Karnataka
C) Telangana
D) Odisha

3. Which tribal community is responsible for organizing the Medaram Jatara festival?

- A) Gond Tribe
B) Koya Tribe
C) Bhil Tribe
D) Santhal Tribe

4. The Medaram Jatara is celebrated biennially (once in two years) during which month?

- A) Chaitra (March/April)
B) Magha (February)
C) Kartika (October/November)
D) Ashadha (June/July)

5. Medaram Jatara is conducted to honor which two goddesses?

- A) Lakshmi and Saraswati
B) Sammakka and Saralamma
C) Durga and Kali
D) Renuka and Yellamma

6. On which date is the Taj Mahotsav celebrated every year in Agra?

- A) 26 January
B) 15 August
C) 18 February

D) 2 October

Answer Key

Question	Answer
1	B) Medaram Jatara
2	C) Telangana
3	B) Koya Tribe
4	B) Magha (February)
5	B) Sammakka and Saralamma
6	C) 18 February

Quick Cultural Insights

- Medaram Jatara:** Unlike many other festivals, this does not involve the worship of an idol. Instead, it commemorates the fight of a mother and daughter (Sammakka and Saralamma) against an unjust law of the reigning rulers.
- Taj Mahotsav:** This 10-day carnival at Shilpgram, near the Eastern gate of the Taj Mahal, is a vibrant platform for artisans from all over India to showcase their crafts.

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